

PRODUCT DISCLOSURE SHEET	Etiqa Family Takaful Berhad ("Takaful Operator / We / Our / Us")
Read this Product Disclosure Sheet before You decide to participate in the GROUP MUTIARA PLUS TAKAFUL. Be sure to also read the general terms and conditions.	GROUP MUTIARA PLUS TAKAFUL
	1-Jan-2020

1. What is this product about?

Group Mutiara Plus Takaful is a yearly renewable Group Family Takaful plan with protection and savings. It is designed to provide Takaful protection to You during the period of coverage, on death and other selected additional benefits, as stated in the Takaful Schedule. In addition, there will be accumulated value payable on the occurrence of eligible event.

2. What are the Shariah concepts applicable?

Tabarru'

This plan applies Tabarru' (donation) concept, whereby participants / principal persons covered agree to donate or contribute a specified portion from the contribution paid to the Participants' Risk Fund (Tabarru' Fund) for the purpose of mutual aid and assistance amongst them.

Wakalah

This plan also applies the Wakalah (agency) concept, whereby participants and/or principal persons covered (where applicable) nominate Us to act on behalf of participants and/or principal persons covered (where applicable) to invest and manage Participants' Risk Fund (PRF). The participants and/or principal persons covered (where applicable) also agree to authorize Us to delegate Our rights, duties and obligations to any third party as We deem fit provided that in the event of such delegation, We will remain liable and responsible for all such rights, duties and obligations towards participants and/or principal persons covered (where applicable).

Participants' Risk Fund (PRF)

Part of the contribution, after deducting the Wakalah fee, shall be allocated to the PRF based on predefined ratio. If there is any distributable surplus from the PRF at the end of each financial year, 50% of the distributed surplus (if any) will be paid to Us for operating and managing the PRF based on the contract of Ju'alah, a wage contract that specifies the share of the distribution of surplus on this basis, and the balance of 50% will be shared amongst participants/ principal persons covered whose certificates have not terminated and who have not made any claim within the financial year. The amount due to participants/ principal persons covered will be reinvested and accumulated in PIF for investment purpose.

Participants' Investment Fund (PIF)

The remaining part of the contribution will be placed in the PIF. At every financial year-end, 80% of the investment profit after tax and profit will be reinvested into the PIF. 20% of the investment profit will be accorded to Us as the incentive fee for managing the PIF based on the contract of Mudarabah (profit sharing). The PIF will be accumulated and will be paid to participants/principal persons covered at the end of coverage term or upon certificate termination.

3. What are the covers / benefits provided?

No.	Coverage / Benefit	Benefit Payable	Benefit Description
1	Death	Please refer to the quotation for details on the benefit payable	Upon death of the Person Covered due to natural or accidental causes, before the expiry of the coverage term, the benefit provided for the Person Covered will be payable in lump sum.
2	Maturity Benefit	PIF Accumulation and PRF Surplus (if any)	Upon maturity of the Person Covered's certificate, the Person Covered will receive the accumulated value in the Participants' Investment Fund (PIF) and the remaining surplus (if any) from the Participants' Risk Fund (PRF).
Supplementary Benefits			
No.	Coverage / Benefit	Benefit Payable	Benefit Description
1	Total and Permanent Disability (TPD)	Please refer to the quotation for details on the benefit payable/ Sum Covered	Upon TPD of the Person Covered due to natural or accidental causes, before the expiry of the coverage term, the TPD Benefit will be payable. Upon payment of this benefit, the Sum Covered of the Master Certificate shall be reduced by the amount paid. In the event of a total One Hundred Percent (100%) having been paid, We shall be discharged from any further liability in respect of the Person Covered.
2	Funeral Expenses	Please refer to the quotation for details on the benefit payable/ Sum Covered	Upon death of the Person Covered, before the expiry of the coverage term, the Funeral Expenses Benefit will be payable in lump sum.
3	Ehsan Benefit	Please refer to the quotation for details on the benefit payable/ Sum Covered	Upon death of the Person Covered's spouse and/or children, before the expiry of the coverage term, the Ehsan Benefit will be payable in lump sum (subject to a maximum of one (1) claim for spouse and four (4) claims for children).
4	Accidental Medical Reimbursement Benefit	Please refer to the quotation for details on the benefit payable/ Sum Covered	If the Person Covered incurs medical expenses due to an accident, We shall reimburse the incurred amount up to the maximum of Ringgit Malaysia One Thousand (RM1,000).
	Daily Hospital Benefit	Please refer to the quotation for details on the benefit payable/ Sum Covered	If the Person Covered is hospitalised (for a minimum of six (6) hours) due to an accident or illness,

5	Accidental Death and Disability (ADD)	Please refer to the quotation for details on the benefit payable/ Sum Covered	Upon death or total and permanent disablement of the Person Covered due to an accident, before the expiry of the coverage term, the ADD Benefit will be payable.
	Permanent Partial Disability (PPD)	Please refer to the quotation for details on the benefit payable/ Sum Covered	Upon PPD of the Person Covered, before the expiry of the coverage term, the benefit payable is a percentage of the PPD Sum Covered based on a pre-determined schedule of benefit. Upon payment of this benefit, the Sum Covered of the Master Certificate shall be reduced by the amount paid. In the event of a total One Hundred Percent (100%) of the Basic Sum Covered having been paid, We shall be discharged from any further liability in respect of the Person Covered.

Note: Please refer to the quotation for the Sum Covered and coverage term of Your certificate.

4. How much contribution do I have to pay?

The contribution that You have to pay varies, depending on Your age, gender and Our underwriting decision (if applicable). The estimated contribution that You have to pay: as per option chosen.

5. What are the fees and charges that I have to pay?

- Wakalah fee, as the management expenses and commissions, will be deducted from the total contribution. The Wakalah fee that you have to pay is 30% of the total contribution. (20% management expense and 10% commission)
- All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.
- Stamp duty fee of RM10 for the issuance of Takaful Certificate.

6. What are some of the key terms & conditions that I should be aware of?

- Importance of Disclosure – You are required to disclose fully and accurately all the relevant information which You know or ought to know otherwise it may lead to the contract between Us being set aside, Your claim being refused or the terms of the certificate being changed.
- Grace period – You are given a grace period of thirty (30) days from the date the contribution is due. If We do not receive Your contribution within the grace period, Your certificate may be terminated except as may be provided under Automatic Contribution Facility Provision of Takaful Certificate.
- Free-look period – You may cancel Your Certificate of Takaful by returning the Certificate of Takaful within fifteen (15) days after the Certificate of Takaful has been received by You. The contributions that You have paid (less any medical fee incurred) will be refunded to You. Please note that for the purpose of determining the period of 15 days, this Certificate of Takaful will be deemed to be returned to the Us on the date We have received this Certificate of Takaful if personally delivered or on the date of posting if this Certificate of Takaful is sent to Us by registered post or on the date of transmission if this Certificate of Takaful is electronically transmitted.
- We reserve the right to vary the terms and provisions of this certificate on any certificate renewal date.
- You should satisfy Yourself that the plan serves Your needs and that You can afford the contribution.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms & conditions under this plan.

7. What are the major exclusions under this certificate?

Exclusions on Supplementary Certificates

No benefit shall be payable for disability or illness that resulted either directly or indirectly from:

- Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;
- Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
- Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- Self-inflicted injuries or attempted suicide, unless proven insane.
- Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol;
- Disablement or sickness or illness which existed prior to the Issue Date or Date of Reinstatement of the Master Certificate or Supplementary Certificate;
- HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions, except if the illness is specifically covered by the Supplementary Certificate;
- Committing or trying to commit any illegal act;
- any Pre-Existing Condition, which existed prior to the Inclusion Date, in respect of a Person Covered

The Accidental Medical Reimbursement shall not cover for:

- Physical and violent provocation by any Person Covered, leading to a similar response that leads to physical harm or death;
- Illness or disease of any kind due to bacterial or pus-forming infection, other than that which occurs through an accidental cut or wound; and
- Inhalation of poison, gas or fumes whether voluntarily or involuntarily taken

The Daily Hospital Benefit shall not cover for:

- Pre-Existing Conditions unless such condition has been declared at the time of application or reinstatement and accepted by Us before the Issue Date or Date of Reinstatement;
- Any Medical Condition arising within the first thirty (30) days of continuous cover from the later of Issue or Reinstatement of this Supplementary Certificate, unless due to accident;
- Plastic/cosmetic, investigative, diagnostic/examination which are non-medically necessary or incidental to treatment, preventative, experimental, elective treatments or procedures;
- Eye treatments, procedure, or tests including but not limited to refraction or surgical correction of near-sightedness (Radial Keratotomy);
- Dental treatment, procedures, or tests, except as necessitated by accident to sound natural teeth occurring wholly during the certificate term;

- (vi) Procedures, treatments or tests related to pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, infertility, hormone replacement therapy, gender reassignment procedures, contraception, sterilization, birth defects, congenital or hereditary illness or conditions, erectile dysfunction, and circumcision;
- (vii) Psychiatric, mental or nervous disease or disorders, including but not limited to, any neuroses and their physiological or psychosomatic manifestations;
- (viii) Organ and tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;
- (ix) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
- (x) Sexually transmitted diseases or disorders, and conditions arising from these diseases or disorders;
- (xi) War (whether declared or not), revolution, attack by a foreign country, or invasion;
- (xii) Participation in any criminal or illegal act, strike, riot, or civil commotion;
- (xiii) Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
- (xiv) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- (xv) Self-inflicted injury or attempted suicide, unless proven insane;

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this Plan.

8. Can I cancel my certificate?

You may cancel Your Certificate of Takaful by returning the Certificate of Takaful with a written surrender request and the accumulated cash amount in the PIF from the contributions that You have paid (if any) will be refunded to You.

Should You decide to terminate Your Certificate of Takaful earlier within the coverage term, Your surrender value may be lower than Your total contribution paid to cover for the above expenses.

9. What do I need to do if there are changes to my contact details?

It is important that You inform Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

10. Where can I get further information?

Should You require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on "Family Takaful", available at all Our branches or You can obtain a copy from the marketing representative or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at:

Etika Family Takaful Berhad (199301011506)
(Formerly known as Etika Takaful Berhad)
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Email : info@etika.com.my
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Etika Online: 1300 13 8888

11. Other similar types of Family Takaful cover available

Please refer to Our distributor for other similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE MARKETING REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <DD-MMM-YYYY>